

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Ortiz
Rosa M. Garcia
Debtors

Case No. 16-01852-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 03, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	David Ortiz, Rosa M. Garcia, 164 Alpine Road, Henryville, PA 18332-7100
4784168	+ GLOBAL CLIENT SOLUTIONS, 4500 S 129TH E AVE SUITE 177, TULSA, OK 74134-5801
4784169	JONATHAN CAWLEY ESQ, ZWICKER & ASSOCIATES, 3200 TILLMAN DRIVE, BENSALEM, PA 19020
4784172	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, NISSAN MOTOR ACCEPTANCE, 8900 FREEPORT PLACE, IRVING, TX 75063
4784173	NYCERS, 340 J STREET, BROOKLYN, NY 11201
4786910	Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366
4793413	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertz LLP, 950 New Loudon Road, Suite 109, Latham, NY 12110-2190

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4784167	EDI: DISCOVER.COM	Jun 03 2021 22:43:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
4789396	EDI: DISCOVER.COM	Jun 03 2021 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4824183	+ EDI: MID8.COM	Jun 03 2021 22:43:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4784170	+ EDI: NFCU.COM	Jun 03 2021 22:43:00	NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700
4784171	+ Email/Text: bankruptcydepartment@tsico.com	Jun 03 2021 18:55:00	NCC BUSINESS SERVICES, 9428 BAYMEADOWS ROAD, JACKSONVILLE, FL 32256-7912
4792257	+ EDI: NFCU.COM	Jun 03 2021 22:43:00	Navy Federal Credit Union, 820 Follin Lane, Vienna VA 22180-4907
4792222	EDI: NFCU.COM	Jun 03 2021 22:43:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
4829590	Email/Text: Bankruptcy.Notices@pnc.com	Jun 03 2021 18:55:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
4784174	Email/Text: Bankruptcy.Notices@pnc.com	Jun 03 2021 18:55:00	PNC MORTGAGE, PO BOX 8703, DAYTON, OH 45401-8703
4784175	EDI: RMSC.COM	Jun 03 2021 22:43:00	SYNCHRONY BANK BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
4784176	EDI: LCITDAUTO	Jun 03 2021 22:43:00	TD AUTO FINANCE, PO BOX 9223, FARMINGTON, MI 48333-9223
4793241	+ EDI: LCITDAUTO	Jun 03 2021 22:43:00	TD Auto Finance LLC, PO Box 16041, Lewiston, Maine 04243-9523

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Navy Federal Credit Union ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Martin A Mooney	on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com lgadomski@schillerknapp.com
Thomas I Puleo	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Rosa M. Garcia lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 David Ortiz lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 9

Information to identify the case:

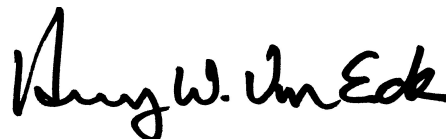
Debtor 1	David Ortiz	Social Security number or ITIN	xxx-xx-9824
	First Name Middle Name Last Name	EIN	--
Debtor 2	Rosa M. Garcia	Social Security number or ITIN	xxx-xx-2793
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:16-bk-01852-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Ortiz

Rosa M. Garcia
aka Rosa Maria Garcia, aka Rosa Garcia**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Christina Kovach, Deputy Clerk6/3/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.